

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

- 1               1. (Currently amended) A method for a bank to enable anonymous shipment  
2 by a shipper of a package containing goods purchased by a customer from a vendor for delivery  
3 to an address unknown to the vendor, ~~the customer maintaining an account at the bank, the bank~~  
4 ~~storing an address associated with the customer's account~~, the method comprising ~~the steps of:~~  
5               storing personal and financial information associated with the customer in a bank  
6 database including an address associated with an account maintained by the customer at the  
7 bank;  
8               authenticating the customer to a secure Web site hosted by one or more computer  
9 systems operated by the bank providing authenticated customers with electronic access to a  
10 plurality of vendors with whom the bank has a partner relationship based on encrypting at least a  
11 portion of an identification data provided by the customer via the secure Web site;  
12              ~~the bank~~ receiving an electronic draft directly from the customer via the secure  
13 Web site for the purchase of the goods along with a request for a package code for the package;  
14              ~~the bank authenticating the customer retrieving at least the authenticated~~  
15 customer's financial information and address from the bank database; [[and]]  
16              guaranteeing payment to the vendor on the draft only if the customer is  
17 authenticated to the secure Web site and bank-imposed restrictions are met;  
18              if the customer is authenticated to the secure Web site and bank-imposed  
19 restrictions are met,  
20              ~~the bank~~ generating the requested package code using one or more  
21 computer systems operated by the bank, the package code being devoid of delivery address  
22 information;

23                   the bank sending the generated package code from at least one of the one  
24 or more computer systems operated by the bank directly to the vendor, wherein the bank  
25 generated package code does not [[send]] include any delivery address information for the  
26 package to the vendor; and

27                   the bank generating, using one or more computer systems operated by the  
28 bank, a shipping identifier for the package that is associated with the generated package code;  
29 and retrieving the stored address associated with the customer's account, and

30                   the bank sending the generated shipping identifier and the retrieved the  
31 address associated with the customer's account at the bank from at least one of the one or more  
32 computer systems directly to the shipper to enable the shipper, after picking up the package for  
33 shipment from the vendor, to associate the package code sent to the vendor with the shipping  
34 identifier, to identify the associated address as the delivery address of the package, and to ship  
35 the package directly from the vendor to the delivery address without divulging any delivery  
36 address for the package to the vendor.

1                   2. (Original) The method of claim 1, wherein the package code includes at  
2 least one of a code number and machine-readable indicia expressing the code number.

1                   3. (Original) The method of claim 1, wherein the received request includes at  
2 least one of a request for authentication and an electronic draft for payment of at least one of the  
3 purchased goods and a shipping charge.

1                   4. (Original) The method of claim 1, wherein the receiving and sending steps  
2 are performed over a computer network.

1                   5-6. (Canceled)

1                   7. (Currently amended) A method for a shipper to process a package  
2 identified by a package code devoid of delivery address information, the package containing  
3 goods purchased by a customer from a vendor for shipment to an address unknown to the  
4 vendor, the method comprising the sequential steps of:

5           the shipper receiving a request to pick up a package from the vendor at one or  
6 more computer systems operated by the shipper in communication with one or more computer  
7 systems operated by a bank at which the customer maintains an account, the package having a  
8 machine-readable package code affixed thereto but no delivery address, the request received in  
9 response to the customer being authenticated to a secure Web site operated by the bank that  
10 provides authenticated customers with electronic access to a plurality of vendors with whom the  
11 bank has a partner relationship and the customer delivering directly to the bank via the secure  
12 Web site an electronic draft for the purchase of the goods along with a request for a package  
13 code for the package;

14           the shipper receiving, at the one or more computer systems, a shipping identifier  
15 and a delivery address associated with the shipping identifier from [[a]] the bank at which the  
16 customer having purchased the goods contained in the package maintains an account, the  
17 delivery address being associated with the customer's account at the bank;

18           the shipper generating, with one or more processors associated with one or more  
19 computers operated by the shipper, first information in response to picking up the package from  
20 the vendor;

21           the shipper generating, with one or more processors associated with one or more  
22 computers operated by the shipper, second information in response to reading the package code  
23 affixed to the package;

24           the shipper matching, with one or more processors associated with one or more  
25 computers operated by the shipper, the package code with the received shipping identifier, and

26           the shipper generating, with one or more processors associated with one or more  
27 computers operated by the shipper, second information in delivering the package from the  
28 vendor directly to the delivery address associated with the shipping identifier.

1           8.       (Original) The method of claim 7, further comprising the steps of printing  
2 a shipping label on which the delivery address is visible and affixing the shipping label on the  
3 package.

1               9. (Original) The method of claim 7, wherein the package code includes at  
2 least one of a code number and machine-readable indicia expressing the code number.

1               10. (Original) The method of claim 7, wherein the receiving step is performed  
2 over a computer network.

1               11-12. (Canceled)

1               13. (Currently amended) A method for a vendor to cause a package of goods  
2 purchased by a customer to be delivered to a delivery address that is unknown to the vendor, the  
3 method comprising ~~the steps of:~~

4               the vendor sending, from one or more computer systems operated by the vendor, a  
5 request for a package code directly to one or more computer systems operated by a bank at  
6 which the customer maintains an account that host a secure Web site providing authenticated  
7 customers with electronic access to a plurality of vendors with whom the bank has a partner  
8 relationship and an electronic draft for payment of the goods on behalf of the customer in  
9 response to the customer being authenticated to the secure Web site a purchase of goods from the  
10 vendor via the secure Web site;

11               the vendor receiving, at the one or more computer systems operated by the  
12 vendor, payment on the draft and the package code from the bank only if the customer is  
13 authenticated by the bank and bank-imposed constraints are satisfied, the package code being  
14 devoid of delivery address information;

15               the vendor generating, with one or more processors associated with the one or  
16 more computer systems, information for preparing the package for shipment by the shipper such  
17 that the prepared package bears no delivery address information thereon;

18               the vendor affixing the received package code to the prepared package, and

19               the vendor surrendering the package to a shipper to enable the shipper to match  
20 the package code with a shipping identifier and the delivery address that were previously  
21 received by the shipper from the bank, to generate a shipping label specifying the delivery

22 address, to affix the shipping label to the package and to ship the package directly from the  
23 vendor to the delivery address without divulging any delivery address to the vendor.

1               14. (Original) The method of Claim 13, wherein the package code includes at  
2 least one of a code number and machine-readable indicia expressing the code number.

1               15. (Original) The method of Claim 13, wherein the request includes at least  
2 one of a request for authentication and an electronic draft for payment of at least one of the  
3 purchased goods and a shipping charge.

1               16. (Original) The method of Claim 13, wherein the receiving and sending  
2 steps are performed over a computer network.

1               17-28. (Canceled)